

RCB FINANCIAL CORPORATION

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3923539	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$228	\$220	-3.4%		
Loans	\$169	\$160	-5.1%		
Construction & development	\$52	\$45	-12.5%		
Closed-end 1-4 family residential	\$23	\$25	9.4%		
Home equity	\$11	\$9	-18.4%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-35.8%		
Commercial & Industrial	\$11	\$14	22.0%		
Commercial real estate	\$62	\$61	-1.9%		
Unused commitments	\$18	\$13	-24.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$4	-57.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$25	\$20	-20.2%		
Cash & balances due	\$10	\$23	126.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$202	\$194	-3.9%		
Deposits	\$173	\$184	6.8%		
Total other borrowings	\$29	\$9	-67.3%		
FHLB advances	\$29	\$9	-67.4%		
Equity					
Equity capital at quarter end	\$26	\$26	0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	11.2%	--		
Tier 1 risk based capital ratio	12.9%	15.2%	--		
Total risk based capital ratio	14.1%	16.5%	--		
Return on equity ¹	-41.1%	2.6%	--		
Return on assets ¹	-5.0%	0.3%	--		
Net interest margin ¹	3.3%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	55.3%	55.5%	--		
Loss provision to net charge-offs (qtr)	171.7%	34.4%	--		
Net charge-offs to average loans and leases ¹	5.5%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.8%	10.6%	2.7%	0.5%	--
Closed-end 1-4 family residential	3.4%	0.3%	0.6%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.9%	0.3%	--
Commercial & Industrial	0.1%	3.2%	1.6%	0.0%	--
Commercial real estate	0.2%	0.0%	0.0%	0.0%	--
Total loans	4.3%	3.6%	1.4%	0.2%	--